



09-26-03

Gp 362  
Amendment 15/D  
30 SEP 03

Law Office of  
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September 22, 2003

VIA HAND-DELIVERY

Mr. Shad Hedy  
3545-4 St. John's Bluff Rd.  
Jacksonville, FL 32224

Re: Amendment in response to Office Action dated 08/21/2003.

Dear Shad:

**RECEIVED**

SEP 30 2003

**GROUP 3600**

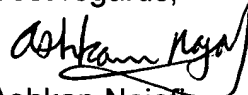
Enclosed please find a draft Amendment in response to the examiner's Office Action dated 08/21/03. Please carefully review the Amendment, make any changes, comments or suggestions you wish directly on the Amendment and return it to me. I will prepare a final draft and mail all necessary papers to the PTO.

After talking with the examiner and the examiner's supervisor on the telephone, the independent claims were amended and returned to their original state, as filed on October 19, 1999. The examiner's supervisor, James Trammell, agreed that no prior art of record discloses your originally claimed invention. The examiner will conduct a literature search to determine whether any prior art, not of record, discloses your invention.

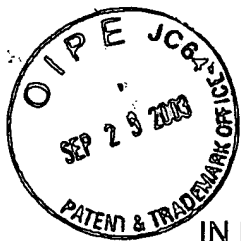
After the examiner conducts a literature search and finds no prior art that discloses your claimed invention, a Notice of Allowance will be issued. After returning the Notice of Allowance and submitting the issue fee to the PTO, your patent will formally issue within 3-4 months. At that time, we should send a friendly correspondence to Equifax about your patented technology to initiate an amicable dialogue.

As soon as I receive further word from the PTO, I will promptly contact you. In the meantime, please do not hesitate to contact me if you have any questions.

Best regards,

  
Ashkan Najafi

Enclosures



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

157/B  
3/2/04  
mel

IN RE APPLICATION OF: Shad Hedy

Serial No.: 09/420,885

Examiner: Pierre E. Elisca

Filed: 10/19/1999

Group Art Unit: 3621

Title: SYSTEM AND METHOD FOR  
REAL-TIME ELECTRONIC INQUIRY,  
DELIVERY AND REPORTING OF  
CREDIT INFORMATION

AMENDMENT

Commissioner for Patents  
PO BOX 1450  
Alexandria, VA 22313-1450

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INTRODUCTORY COMMENTS

The present amendment submitted herewith is in response to the Office  
Action dated 08/21/2003.